



PATENT
Customer No. 22,852
Attorney Docket No. 06683.0001-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Richard G. HALPERN) Group Art Unit: 3628
)
Application No.: 09/977,224) Examiner: POINVIL, Frantzy
)
Filed: October 16, 2001)
)
For: AUTOMATED METHODS AND)
APPARATUS FOR)
PROGRAMMED PERIODIC)
REPLENISHMENT OF)
PRINCIPAL WITH ANNUAL)
ADJUSTMENT TO FUTURE)
INTEREST RATES)

Commissioner for Patents
P.O. Box 1450
Washington, DC 20231

Sir:

TERMINAL DISCLAIMER

Richard G. Halpern represents that he is the owner of the entire right, title and interest in and to the above-identified application, Application No. 09/977,224, filed October 16, 2001 for AUTOMATED METHODS AND APPARATUS FOR PROGRAMMED PERIODIC REPLENISHMENT OF PRINCIPAL WITH ANNUAL ADJUSTMENT TO FUTURE INTEREST RATES in his name as a sole inventor.

Richard G. Halpern further represents he is the owner of the entire right, title and interest in and to U.S. Patent No. 6,332,132, as indicated by his identification as a sole inventor.

To obviate a double patenting rejection, the patent owner hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application, which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. §§ 154 to 156 and 173, as presently shortened by any terminal disclaimer, of prior patent No. 6,332,132. The patent owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the patent owner does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. §§ 154 to 156 and 173 of the prior patent, as presently shortened by any terminal disclaimer, in the event that the prior patent later expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or in part, is terminally disclaimed under 37 C.F.R. § 1.321, has all claims canceled by a reexamination certificate, is reissued, or is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

In accordance with the fee schedule set forth in 37 C.F.R. § 1.20(d), the required fee of \$55.00 (small entity fee) is being filed with this disclaimer.

If a check for the required fee is not filed concurrently herewith or if there are any additional fees due in connection with the filing of this Terminal Disclaimer, please charge the fees to our Deposit Account No. 06-0916. If a fee is required for an

extension of time under 37 C.F.R. § 1.136 not accounted for above, such an extension is requested and the fee should also be charged to Deposit Account No. 06-0916.

The undersigned is an attorney of record.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: April 27, 2004

By: 

E. Robert Yoches
Reg. No. 30,120